

Wholesale Discount Rate

This is a fee assessed to payment processors on each Charge, by multiplying the face value of the Charge by the applicable Wholesale Discount Rate.

CATEGORIES	TRANSACTION AMOUNT	WHOLESALE DISCOUNT RATE
American Express Cards		
Restaurant	≤ \$200 > \$200	1.60% 2.40%
Retail	≤ \$500 > \$500	1.60% 2.00%
Services/Prof Service	≤ \$500 > \$500	1.60% 2.00%
B2B/Wholesale	≤ \$1000 > \$1000	1.60% 2.40%
Other	≤ \$500 > \$500	1.60% 2.00%
Travel & Entertainment	≤ \$1000 > \$1000	1.60% 2.40%
Healthcare	All Transaction Amounts	1.34%
Mail Order & Internet	≤ \$500 > \$500	1.60% 2.00%
Emerging Markets	All Transaction Amounts	1.18%
Residential Rent (Include Long Term Care)	All Transaction Amounts	1.08%
Utilities	≤ \$1,000 > \$1,000	\$0.68/txn 1.88%
Prepaid Cards		
All Industries	≤ \$200 > \$200	1.60% 2.00%
USD Settlement		
All Industries	Applied to all Transactions submitted and paid in USD, excluding Foreign Issued Debit Cards.	2.20%

Foreign Issued Debit Cards (effective April 16, 2021)		
All Industries - CAD Settlement	Applied to all Foreign Issued Debit Card Transactions submitted and paid in CAD.	1.28%
All Industries - USD Settlement	Applied to all Foreign Issued Debit Card Transactions submitted and paid in USD.	1.78%

Other Network Assessment Fees

FEE TYPE	DESCRIPTION	AMOUNT
Program Participation Fee	A fee assessed to payment processors on all American Express Charges.	0.12% of the face amount of each Charge
Card Not Present (Non-Swiped Transaction Fee)	A fee assessed to payment processors on any Charge for which American Express did not receive both (i) the full Magnetic Stripe and (ii) the indicator as to whether the Card was swiped. Card Not Present fees do not apply to any Foreign Issued Debit Cards.	0.30% of the face amount of each non-swiped Charge
Inbound Fee	A fee assessed to payment processors on any Charge made using a Card that was issued by an Issuer outside Canada other than Cards issued by the Japan Credit Bureau ("JCB Cards") and excluding any Foreign Issued Debit Cards.	0.40% of the face amount of the Charge
Existing American Express Merchant Conversion Fee	<p>A fee assessed to payment processors on each Charge submitted by a Merchant that previously obtained services directly from American Express.</p> <p>This fee shall apply to each such Merchant transaction for a period of time following (i) the date the Merchant signed or was enabled to accept Cards by the payment processor or (ii) from the first Transaction submitted by the payment processor.</p>	From 0.30% of the face amount of the Charge